

REMARKS

Claims 41-60 are pending in this application.

Applicant has cancelled Claims 21-40, without prejudice, and Applicant has added new Claims 41-60. Applicant respectfully submits that the new Claims 41-60 do not contain new matter.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet.

Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. DEFINITIONS:

Applicant uses the phrase "At least one of . . . and . . ." in the Claims. The phrase "At least one of . . . and . . ." means "only one item from the list, or any combination of items in the list, or one or more of one or more of the items in the list".

II. THE 35 U.S.C. §102 REJECTIONS:

The Examiner rejected Claims 21-40 under 35 U.S.C. §102(e) "as being anticipated by" Kolls, U.S. Patent No. 6,604,085 (Kolls). As noted above, Applicant has cancelled Claims 21-40, without prejudice, and Applicant has added new Claims 41-60. Applicant respectfully submits that the new Claims 41-60 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 41-60, is patentable over the prior art.

IIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 41-51, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 41-51, is patentable over the prior art.

IIA(1). CLAIM 41 IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 41, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 41, is patentable over Kolls. Applicant submits that Kolls discloses a Universal interactive advertising and payment system network for public access electronic commerce and business related products and services. Applicant submits, however, that Kolls does not disclose or suggest an apparatus, comprising a processing device, wherein the processing device automatically generates a monthly bill or a monthly account statement for the account, and further wherein the processing device automatically identifies and generates at least one of marketing material, advertising material, and promotional material, wherein the at least one of marketing material, advertising material, and promotional material, is identified based on a pre-selection made by the account holder, all of which features are specifically recited features of independent Claim 41.

Applicant submits that Kolls does not disclose or suggest a monthly bill or a monthly account statement for the account. Applicant further submits that Kolls does not disclose or suggest the recited processing device which automatically generates the recited monthly bill or monthly account statement for the account. Applicant further submits that Kolls does not disclose or suggest the recited processing

device which automatically identifies and generates at least one of marketing material, advertising material, and promotional material, which is identified based on a pre-selection made by the account holder.

Applicant further submits that Kolls does not disclose or suggest a printer, wherein the printer is located at a location remote from the account holder, wherein the printer prints the at least one of marketing material, advertising material, and promotional material, in hard copy form for physical mail delivery to an account holder along with the monthly bill or the monthly account statement, all of which features are still other specifically recited features of independent Claim 41.

Applicant submits that Kolls does not disclose or suggest the recited monthly bill or monthly account statement for the account. Applicant further submits that Kolls does not disclose or suggest the recited printer which is located at a location remote from the account holder and which prints the at least one of marketing material, advertising material, and promotional material, in hard copy form for physical mail delivery to an account holder along with the recited monthly bill or monthly account statement.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of independent Claim 41 and, therefore, Kolls does not disclose or suggest all of the specifically recited features of independent Claim 41. In view of the above, Applicant submits that the present invention, as defined by independent Claim 41, is not rendered unpatentable by Kolls.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 41, is patentable over Kolls. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 41, is patentable over the prior art. Allowance of independent Claim 41 is, therefore, respectfully requested.

IIA(2). CLAIM 42 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 42 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 42, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 42

and, therefore, Kolls does not disclose or suggest all of the features of Claim 42.

Claim 42 depends from independent Claim 41. Claim 42, therefore, incorporates all of the features of independent Claim 41. As noted above, Applicant respectfully submits that independent Claim 41 is patentable over Kolls. Applicant further respectfully submits that Claim 42 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 42. Applicant incorporates by reference herein the arguments provided above in Section IIA(1), regarding the patentability of independent Claim 41 over Kolls, as if fully restated herein. Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 41, wherein the monthly bill or the monthly account statement is a credit card account monthly bill or monthly account statement or a charge card account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 42.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the

specifically recited features of Claim 42 and, therefore, Kolls does not disclose or suggest all of the features of Claim 42. In view of the foregoing, Applicant respectfully submits that Claim 42 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 42 is patentable over Kolls. Applicant further respectfully submits that Claim 42 is patentable over the prior art. Allowance of Claim 42 is, therefore, respectfully requested.

IIA(3). CLAIM 43 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 43 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 43, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 43 and, therefore, Kolls does not disclose or suggest all of the features of Claim 43.

Claim 43 depends from independent Claim 41. Claim 43, therefore, incorporates all of the features of independent Claim 41. As noted above, Applicant respectfully submits that independent Claim 41 is patentable over Kolls. Applicant

further respectfully submits that Claim 43 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 43. Applicant incorporates by reference herein the arguments provided above in Section IIA(1), regarding the patentability of independent Claim 41 over Kolls, as if fully restated herein. Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 41, wherein the monthly bill or the monthly account statement is a debit card account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 43.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 43 and, therefore, Kolls does not disclose or suggest all of the features of Claim 43. In view of the foregoing, Applicant respectfully submits that Claim 43 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 43 is patentable over Kolls. Applicant further respectfully submits that Claim 43 is patentable over the prior art. Allowance of Claim 43 is, therefore, respectfully requested.

IIA(4). CLAIM 44 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 44 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 44, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 44 and, therefore, Kolls does not disclose or suggest all of the features of Claim 44.

Claim 44 depends from independent Claim 41. Claim 44, therefore, incorporates all of the features of independent Claim 41. As noted above, Applicant respectfully submits that independent Claim 41 is patentable over Kolls. Applicant further respectfully submits that Claim 44 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 44. Applicant incorporates by reference herein the arguments provided above in Section IIA(1), regarding the patentability of independent Claim 41 over Kolls, as if fully restated herein. Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 41, wherein the monthly bill or

the monthly account statement is a bank account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 44.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 44 and, therefore, Kolls does not disclose or suggest all of the features of Claim 44.

In view of the foregoing, Applicant respectfully submits that Claim 44 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 44 is patentable over Kolls. Applicant further respectfully submits that Claim 44 is patentable over the prior art. Allowance of Claim 44 is, therefore, respectfully requested.

IIA(5). CLAIM 45 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 45 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 45, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 45 and, therefore, Kolls does not disclose or suggest all of the features of Claim 45.

Claim 45 depends from independent Claim 41. Claim 45, therefore, incorporates all of the features of independent Claim 41. As noted above, Applicant respectfully submits that independent Claim 41 is patentable over Kolls. Applicant further respectfully submits that Claim 45 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 45. Applicant incorporates by reference herein the arguments provided above in Section IIA(1), regarding the patentability of independent Claim 41 over Kolls, as if fully restated herein. Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 41, wherein the monthly bill or the monthly account statement is a utility account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 45.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 45 and, therefore, Kolls does not disclose or suggest all of the features of Claim 45. In view of the foregoing, Applicant respectfully submits that Claim 45 is not rendered unpatentable by Kolls. In view of the

foregoing, Applicant respectfully submits that Claim 45 is patentable over Kolls. Applicant further respectfully submits that Claim 45 is patentable over the prior art. Allowance of Claim 45 is, therefore, respectfully requested.

IIA(6). CLAIM 46 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 46 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 46, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 46 and, therefore, Kolls does not disclose or suggest all of the features of Claim 46.

Claim 46 depends from independent Claim 41. Claim 46, therefore, incorporates all of the features of independent Claim 41. As noted above, Applicant respectfully submits that independent Claim 41 is patentable over Kolls. Applicant further respectfully submits that Claim 46 is patentable over Kolls.

Applicant submits that Kolls does not disclose or

suggest many of the specifically recited features of Claim 46. Applicant incorporates by reference herein the arguments provided above in Section IIA(1), regarding the patentability of independent Claim 41 over Kolls, as if fully restated herein. Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 41, wherein the monthly bill or the monthly account statement is a telephone account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 46.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 46 and, therefore, Kolls does not disclose or suggest all of the features of Claim 46. In view of the foregoing, Applicant respectfully submits that Claim 46 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 46 is patentable over Kolls. Applicant further respectfully submits that Claim 46 is patentable over the prior art. Allowance of Claim 46 is, therefore, respectfully requested.

IIA(7). CLAIM 47 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 47 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 47, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 47 and, therefore, Kolls does not disclose or suggest all of the features of Claim 47.

Claim 47 depends from independent Claim 41. Claim 47, therefore, incorporates all of the features of independent Claim 41. As noted above, Applicant respectfully submits that independent Claim 41 is patentable over Kolls. Applicant further respectfully submits that Claim 47 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 47. Applicant incorporates by reference herein the arguments provided above in Section IIA(1), regarding the patentability of independent Claim 41 over Kolls, as if fully restated herein. Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 41, wherein the monthly bill or

the monthly account statement is a wireless communication account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 47.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 47 and, therefore, Kolls does not disclose or suggest all of the features of Claim 47.

In view of the foregoing, Applicant respectfully submits that Claim 47 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 47 is patentable over Kolls. Applicant further respectfully submits that Claim 47 is patentable over the prior art. Allowance of Claim 47 is, therefore, respectfully requested.

IIA(8). CLAIM 48 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 48 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 48, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 48 and, therefore, Kolls does not disclose or suggest all of the features of Claim 48.

Claim 48 depends from independent Claim 41. Claim 48, therefore, incorporates all of the features of independent Claim 41. As noted above, Applicant respectfully submits that independent Claim 41 is patentable over Kolls. Applicant further respectfully submits that Claim 48 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 48. Applicant incorporates by reference herein the arguments provided above in Section IIA(1), regarding the patentability of independent Claim 41 over Kolls, as if fully restated herein. Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 41, wherein the monthly bill or the monthly account statement is a subscription account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 48.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 48 and, therefore, Kolls does not disclose or suggest all of the features of Claim 48. In view of the foregoing, Applicant respectfully submits that

Claim 48 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 48 is patentable over Kolls. Applicant further respectfully submits that Claim 48 is patentable over the prior art. Allowance of Claim 48 is, therefore, respectfully requested.

IIA(9). CLAIM 49 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 49 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 49, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 49 and, therefore, Kolls does not disclose or suggest all of the features of Claim 49.

Claim 49 depends from independent Claim 41. Claim 49, therefore, incorporates all of the features of independent Claim 41. As noted above, Applicant respectfully submits that independent Claim 41 is patentable over Kolls. Applicant further respectfully submits that Claim 49 is patentable over Kolls.

Applicant submits that Kolls does not disclose or

suggest many of the specifically recited features of Claim 49. Applicant incorporates by reference herein the arguments provided above in Section IIA(1), regarding the patentability of independent Claim 41 over Kolls, as if fully restated herein. Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 41, further comprising a receiver, wherein the receiver receives information regarding the at least one of marketing material, advertising material, and promotional material, wherein the information regarding the at least one of marketing material, advertising material, and promotional material, is transmitted from a communication device associated with at least one of a merchant, a vendor, an advertiser, a marketer, and a promoter, all of which features are specifically recited features of Claim 49.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 49 and, therefore, Kolls does not disclose or suggest all of the features of Claim 49. In view of the foregoing, Applicant respectfully submits that Claim 49 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 49 is patentable over Kolls. Applicant further respectfully submits

that Claim 49 is patentable over the prior art. Allowance of Claim 49 is, therefore, respectfully requested.

IIA(10). CLAIM 50 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 50 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 50, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 50 and, therefore, Kolls does not disclose or suggest all of the features of Claim 50.

Claim 50 depends from independent Claim 41. Claim 50, therefore, incorporates all of the features of independent Claim 41. As noted above, Applicant respectfully submits that independent Claim 41 is patentable over Kolls. Applicant further respectfully submits that Claim 50 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 50. Applicant incorporates by reference herein the arguments provided above in Section IIA(1), regarding the patentability of

independent Claim 41 over Kolls, as if fully restated herein. Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 41, further comprising a receiver, wherein the receiver receives information regarding the account holder's pre-selection of at least one of marketing material, advertising material, and promotional material, wherein the information regarding the account holder's pre-selection of at least one of marketing material, advertising material, and promotional material, is transmitted from a communication device associated with the account holder, all of which features are specifically recited features of Claim 50.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 50 and, therefore, Kolls does not disclose or suggest all of the features of Claim 50. In view of the foregoing, Applicant respectfully submits that Claim 50 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 50 is patentable over Kolls. Applicant further respectfully submits that Claim 50 is patentable over the prior art. Allowance of Claim 50 is, therefore, respectfully requested.

IIA(11). CLAIM 51 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 51 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 51, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 51 and, therefore, Kolls does not disclose or suggest all of the features of Claim 51.

Claim 51 depends from Claim 50, which Claim 50, in turn, depends from independent Claim 41. Claim 51, therefore, incorporates all of the features of independent Claim 41 and all of the features of Claim 50. As noted above, Applicant respectfully submits that independent Claim 41 and Claim 50 are patentable over Kolls. Applicant further respectfully submits that Claim 51 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 51. Applicant incorporates by reference herein the arguments provided above in Sections IIA(1) and IIA(10) regarding the patentability of independent Claim 41 and Claim 50, respectively, over Kolls, as if fully restated herein.

Applicant further submits that Kolls does not disclose or suggest the apparatus of Claim 51, wherein the communication device is a wireless communication device, all of which features are specifically recited features of Claim 51.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 51 and, therefore, Kolls does not disclose or suggest all of the features of Claim 51. In view of the foregoing, Applicant respectfully submits that Claim 51 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 51 is patentable over Kolls. Applicant further respectfully submits that Claim 51 is patentable over the prior art. Allowance of Claim 51 is, therefore, respectfully requested.

IIB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 52-60, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 52-60, is patentable over the prior art.

IIB(1). CLAIM 52 IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 52, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 52, is patentable over Kolls. Applicant submits that Kolls discloses a Universal interactive advertising and payment system network for public access electronic commerce and business related products and services. Applicant submits, however, that Kolls does not disclose or suggest an apparatus, comprising a processing device, wherein the processing device automatically generates a monthly bill or a monthly account statement for the account, and further wherein the processing device automatically identifies and generates at least one of marketing material, advertising material, and promotional material, wherein the at least one of marketing material, advertising material, and promotional material, is identified based on a pre-selection made by the account holder, all of which features are specifically recited features of independent Claim 52.

Applicant submits that Kolls does not disclose or

suggest a monthly bill or a monthly account statement for the account. Applicant further submits that Kolls does not disclose or suggest the recited processing device which automatically generates the recited monthly bill or monthly account statement for the account. Applicant further submits that Kolls does not disclose or suggest the recited processing device which automatically identifies and generates at least one of marketing material, advertising material, and promotional material, which is identified based on a pre-selection made by the account holder.

Applicant further submits that Kolls does not disclose or suggest a transmitter, wherein the transmitter is located at a location remote from the account holder, wherein the transmitter transmits the at least one of marketing material, advertising material, and promotional material, along with the monthly bill or the monthly account statement, to at least one of a network computer as an e-mail message or to a communication device associated with the account holder as an e-mail message or an instant messaging message, all of which features are still other specifically recited features of independent Claim 52.

Applicant submits that Kolls does not disclose or

suggest the recited monthly bill or monthly account statement for the account. Applicant further submits that Kolls does not disclose or suggest the recited transmitter which is located at a location remote from the account holder and which transmits the at least one of marketing material, advertising material, and promotional material, along with the monthly bill or the monthly account statement, to at least one of a network computer as an e-mail message or to a communication device associated with the account holder as an e-mail message or an instant messaging message.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of independent Claim 52 and, therefore, Kolls does not disclose or suggest all of the specifically recited features of independent Claim 52. In view of the above, Applicant submits that the present invention, as defined by independent Claim 52, is not rendered unpatentable by Kolls.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 52, is patentable over Kolls. In view of the foregoing, Applicant respectfully submits that the present invention, as

defined by independent Claim 52, is patentable over the prior art. Allowance of independent Claim 52 is, therefore, respectfully requested.

IIB(2). CLAIM 53 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 53 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 53, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 53 and, therefore, Kolls does not disclose or suggest all of the features of Claim 53.

Claim 53 depends from independent Claim 52. Claim 53, therefore, incorporates all of the features of independent Claim 52. As noted above, Applicant respectfully submits that independent Claim 52 is patentable over Kolls. Applicant further respectfully submits that Claim 53 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 53. Applicant incorporates by reference herein the arguments

provided above in Section IIB(1), regarding the patentability of independent Claim 52 over Kolls, as if fully restated herein. Applicant further respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a credit card account monthly bill or monthly account statement or a charge card account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 53.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 53 and, therefore, Kolls does not disclose or suggest all of the features of Claim 53. In view of the foregoing, Applicant respectfully submits that Claim 53 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 53 is patentable over Kolls. Applicant further respectfully submits that Claim 53 is patentable over the prior art. Allowance of Claim 53 is, therefore, respectfully requested.

IIB(3). CLAIM 54 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 54 is patentable over the prior art. Applicant respectfully submits that the present

invention, as defined by Claim 54, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 54 and, therefore, Kolls does not disclose or suggest all of the features of Claim 54.

Claim 54 depends from independent Claim 52. Claim 54, therefore, incorporates all of the features of independent Claim 52. As noted above, Applicant respectfully submits that independent Claim 52 is patentable over Kolls. Applicant further respectfully submits that Claim 54 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 54. Applicant incorporates by reference herein the arguments provided above in Section IIB(1), regarding the patentability of independent Claim 52 over Kolls, as if fully restated herein. Applicant further respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a debit card account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 54.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 54 and, therefore, Kolls does not disclose or suggest all of the features of Claim 54. In view of the foregoing, Applicant respectfully submits that Claim 54 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 54 is patentable over Kolls. Applicant further respectfully submits that Claim 54 is patentable over the prior art. Allowance of Claim 54 is, therefore, respectfully requested.

IIB(4). CLAIM 55 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 55 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 55, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 55 and, therefore, Kolls does not disclose or suggest all of the features of Claim 55.

Claim 55 depends from independent Claim 52. Claim 55, therefore, incorporates all of the features of independent Claim 52. As noted above, Applicant respectfully submits that

independent Claim 52 is patentable over Kolls. Applicant further respectfully submits that Claim 55 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 55. Applicant incorporates by reference herein the arguments provided above in Section IIB(1), regarding the patentability of independent Claim 52 over Kolls, as if fully restated herein. Applicant further respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a bank account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 55.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 55 and, therefore, Kolls does not disclose or suggest all of the features of Claim 55. In view of the foregoing, Applicant respectfully submits that Claim 55 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 55 is patentable over Kolls. Applicant further respectfully submits

that Claim 55 is patentable over the prior art. Allowance of Claim 55 is, therefore, respectfully requested.

IIB(5). CLAIM 56 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 56 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 56, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 56 and, therefore, Kolls does not disclose or suggest all of the features of Claim 56.

Claim 56 depends from independent Claim 52. Claim 56, therefore, incorporates all of the features of independent Claim 52. As noted above, Applicant respectfully submits that independent Claim 52 is patentable over Kolls. Applicant further respectfully submits that Claim 56 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 56. Applicant incorporates by reference herein the arguments provided above in Section IIB(1), regarding the patentability of

independent Claim 52 over Kolls, as if fully restated herein. Applicant further respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a utility account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 56.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 56 and, therefore, Kolls does not disclose or suggest all of the features of Claim 56. In view of the foregoing, Applicant respectfully submits that Claim 56 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 56 is patentable over Kolls. Applicant further respectfully submits that Claim 56 is patentable over the prior art. Allowance of Claim 56 is, therefore, respectfully requested.

IIB(6). CLAIM 57 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 57 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 57, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or

suggest many of the specifically recited features of Claim 57 and, therefore, Kolls does not disclose or suggest all of the features of Claim 57.

Claim 57 depends from independent Claim 52. Claim 57, therefore, incorporates all of the features of independent Claim 52. As noted above, Applicant respectfully submits that independent Claim 52 is patentable over Kolls. Applicant further respectfully submits that Claim 57 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 57. Applicant incorporates by reference herein the arguments provided above in Section IIB(1), regarding the patentability of independent Claim 52 over Kolls, as if fully restated herein. Applicant further respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a telephone account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 57.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the

specifically recited features of Claim 57 and, therefore, Kolls does not disclose or suggest all of the features of Claim 57. In view of the foregoing, Applicant respectfully submits that Claim 57 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 57 is patentable over Kolls. Applicant further respectfully submits that Claim 57 is patentable over the prior art. Allowance of Claim 57 is, therefore, respectfully requested.

IIB(7). CLAIM 58 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 58 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 58, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 58 and, therefore, Kolls does not disclose or suggest all of the features of Claim 58.

Claim 58 depends from independent Claim 52. Claim 58, therefore, incorporates all of the features of independent Claim 52. As noted above, Applicant respectfully submits that independent Claim 52 is patentable over Kolls. Applicant

further respectfully submits that Claim 58 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 58. Applicant incorporates by reference herein the arguments provided above in Section IIB(1), regarding the patentability of independent Claim 52 over Kolls, as if fully restated herein. Applicant further respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a subscription account monthly bill or monthly account statement, all of which features are specifically recited features of Claim 58.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 58 and, therefore, Kolls does not disclose or suggest all of the features of Claim 58. In view of the foregoing, Applicant respectfully submits that Claim 58 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 58 is patentable over Kolls. Applicant further respectfully submits that Claim 58 is patentable over the prior art. Allowance of Claim 58 is, therefore, respectfully requested.

IIB(8). CLAIM 59 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 59 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 59, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 59 and, therefore, Kolls does not disclose or suggest all of the features of Claim 59.

Claim 59 depends from independent Claim 52. Claim 59, therefore, incorporates all of the features of independent Claim 52. As noted above, Applicant respectfully submits that independent Claim 52 is patentable over Kolls. Applicant further respectfully submits that Claim 59 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 59. Applicant incorporates by reference herein the arguments provided above in Section IIB(1), regarding the patentability of independent Claim 52 over Kolls, as if fully restated herein. Applicant further respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 52, wherein the

communication device is a wireless communication device, all of which features are specifically recited features of Claim 59.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 59 and, therefore, Kolls does not disclose or suggest all of the features of Claim 59.

In view of the foregoing, Applicant respectfully submits that Claim 59 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 59 is patentable over Kolls. Applicant further respectfully submits that Claim 59 is patentable over the prior art. Allowance of Claim 59 is, therefore, respectfully requested.

IIB(9). CLAIM 60 IS PATENTABLE OVER THE PRIOR ART:

Applicant submits that Claim 60 is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by Claim 60, is patentable over Kolls. Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 60 and, therefore, Kolls does not disclose or suggest all of the features of Claim 60.

Claim 60 depends from independent Claim 52. Claim 60, therefore, incorporates all of the features of independent Claim 52. As noted above, Applicant respectfully submits that independent Claim 52 is patentable over Kolls. Applicant further respectfully submits that Claim 60 is patentable over Kolls.

Applicant submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 60. Applicant incorporates by reference herein the arguments provided above in Section IIB(1), regarding the patentability of independent Claim 52 over Kolls, as if fully restated herein. Applicant further respectfully submits that Kolls does not disclose or suggest the apparatus of Claim 52, wherein the account message contains at least one of video information, a video clip, audio information, and an audio clip, all of which features are specifically recited features of Claim 60.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of Claim 60 and, therefore, Kolls does not disclose or suggest all of the features of Claim 60. In view of the foregoing, Applicant respectfully submits that

Claim 60 is not rendered unpatentable by Kolls. In view of the foregoing, Applicant respectfully submits that Claim 60 is patentable over Kolls. Applicant further respectfully submits that Claim 60 is patentable over the prior art. Allowance of Claim 60 is, therefore, respectfully requested.

III. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 41-60, is respectfully requested.

A Petition For Extension of Time under 37 C.F.R. §1.136(a) for a One-Month Extension of Time, along with a Credit Card Payment Form for payment of \$55.00 for the required fee for the Petition for a One-Month Extension of Time, is submitted herewith. A Fee Transmittal Sheet (in duplicate) is also submitted herewith.

Applicant hereby requests a One-Month Extension of Time in which to respond to the Office Action dated August 9, 2004.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

Encls.: - Abstract of the Disclosure
- A Petition For Extension of Time under 37 C.F.R. §1.136(a) for a One-Month Extension of Time
- Credit Card Payment Form for \$55.00 for the fee for the Petition for a One-Month Extension of Time
- Fee Transmittal Sheet (in duplicate)
- Return Receipt Postcard

December 4, 2004

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ABSTRACT OF THE DISCLOSURE

An apparatus and method, including a processing device for automatically generating a monthly bill or a monthly account statement for an account, and for automatically identifying and generating at least one of marketing material, advertising material, and promotional material, identified based on a pre-selection made by an account holder, and a printer for printing the at least one of marketing material, advertising material, and promotional material, along with the monthly bill or the monthly account statement, or a transmitter for transmitting the at least one of marketing material, advertising material, and promotional material, along with the monthly bill or the monthly account statement, to at least one of a network computer as an e-mail message or to a communication device associated with the account holder as an e-mail message or an instant messaging message. The printer or transmitter is located remote from the account holder.